

United States Bankruptcy Court  
Northern District of Alabama

In re:  
James Harold Campbell  
Tara Antionette Rose Campbell  
Debtors

Case No. 14-71101-JHH  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 1126-7

User: admin  
Form ID: pdfsty

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db/jdb +James Harold Campbell, Tara Antionette Rose Campbell, 2201 56th Street East,  
Tuscaloosa, AL 35405-5241  
cr +MTGLQ Investors, LP, By Rushmore Loan Management S, P.O. Box 55004, Irvine, CA 92619-5004  
cr U.S. Bank Trust National Association as Trustee of, Law Offices of Michelle Ghidotti,  
1920 Old Tustin Avenue, Santa Ana  
8350003 +CERASTES LLC, C/O WEINSTEIN PINSON AND RILEY PS, 2001 WESTERN AVENUE STE 400,  
SEATTLE WA 98121-3132  
8322136 +Capstone Finance, 2115 University Blvd, Tuscaloosa, AL 35401-1539  
8322132 Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696  
8322142 +City Credit Union, C/O Mark C. Nelson Attorney for Plaintiff, PO Box 1788,  
Tuscaloosa, AL 35403-1788  
8416087 Equity Trust Company, PO Box 16354, Rochester, NY 14616-0354  
8322138 +First Sun Finance, 2210 University Blvd, Tuscaloosa, AL 35401-0703  
8449094 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, CHASE RECORDS CENTER, ATTN: CORRESPONDENCE MAIL,  
MAIL CODE LA4-5555, 700 KANSAS LANE MONROE, LA 71203  
9540558 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004  
9874416 U.S. Bank Trust National Association, As Trustee, 323 5th Street, Eureka, CA 95501-0305  
8487543 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973  
8322140 Wells Fargo, 1516 Skyland Blvd East, Tuscaloosa, AL 35405-4232  
8446847 Wells Fargo Bank, Overdraft Recovery, P.O. Box 50014, Roanoke, VA 24040-0014  
8447701 +Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Nov 10 2018 03:12:05  
Recovery Management Systems Corporation, Synchrony Bank, Attn: Ramesh Singh,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
8328729 +E-mail/Text: g20956@att.com Nov 10 2018 03:05:52 AT&T Mobility II LLC,  
% AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104,  
Bedminster, NJ 07921-2693  
8422105 E-mail/Text: bankruptcies@alliancecollectionsservice.com Nov 10 2018 03:06:55  
Alliance Collection Service Inc, PO Box 49, Tupelo MS 38802-0049  
8366665 +E-mail/Text: bnc@atlasacq.com Nov 10 2018 03:02:27 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
8328728 +E-mail/Text: gl7768@att.com Nov 10 2018 03:02:23 BellSouth Telecommunications, Inc.,  
% AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104,  
Bedminster, NJ 07921-2693  
8322137 E-mail/Text: bk@creditcentralllc.com Nov 10 2018 03:05:46 Credit Central,  
2600 McFarland Blvd East, Suite E, Tuscaloosa, AL 35405  
8322133 +E-mail/Text: cmccool@eplinc.com Nov 10 2018 03:04:02 City Credit Union,  
2302 Jack Warner Parkway, Tuscaloosa, AL 35401-1034  
8330445 +E-mail/Text: dlsbankruptcy@bellsouth.net Nov 10 2018 03:05:28 DCH Regional Medical Center,  
c/o Dishuck & LaCoste, P.O. Box 20677, Tuscaloosa, AL 35402-0677  
8466728 +E-mail/Text: lisa@galwayfinancialservices.com Nov 10 2018 03:06:39  
Galway Financial Services LLC, 1290 W Spring Street Ste 270, Smyrna GA 30080-3690  
9570974 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 10 2018 03:05:15 JEFFERSON CAPITAL SYSTEMS LLC,  
PO Box 7999, St Cloud MN 56302  
8332853 +E-mail/Text: bankruptcy@regionalmanagement.com Nov 10 2018 03:02:24  
REGIONAL MANAGEMENT CORPORATION, PO BOX 776, MAULDIN, SC 29662, ( 29662-0776  
8344019 E-mail/PDF: rmscedi@recoverycorp.com Nov 10 2018 03:13:00  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
8340680 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 10 2018 03:13:03 Regional Acceptance Corporation,  
PO Box 1847, Wilson, NC 27894-1847  
8322134 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 10 2018 03:13:03 Regional Acceptance Corporation,  
1351 East Bardin Road #251, Arlington, TX 76018-2136  
8322139 +E-mail/Text: bankruptcy@regionalmanagement.com Nov 10 2018 03:02:24  
Regional Finance of Tuscaloosa, 2001 Skyland Blvd, Suite C1, Tuscaloosa, AL 35405-1545  
8443010 E-mail/Text: newbk@Regions.com Nov 10 2018 03:05:02 Regions Bank,  
Consumer Collections BH40402B, P. O. Box 10063, Birmingham, AL 35202-0063  
8322135 E-mail/PDF: cbp@onemainfinancial.com Nov 10 2018 03:12:32 Springleaf Finance,  
16A McFarland Blvd, Northport, AL 35476-3348  
8351980 E-mail/Text: cbp@onemainfinancial.com Nov 10 2018 03:13:25  
Springleaf Financial Services, Inc, PO Box 3251, Evansville IN 47731-3251, (800)266-9800,  
CBP@SPRINGLEAF.COM  
9841071 +E-mail/Text: bknotices@sns.com Nov 10 2018 03:06:35 U.S. Bank Trust Nt Assoc Trustee of,  
the Chalet Series, c/o SN Servicing Corp, 323 5th Street, Eureka, CA 95501-0305  
8322141 E-mail/PDF: bk@worldacceptance.com Nov 10 2018 03:13:13 World Finace, PO Box 6249,  
Greenville, SC 29606  
8328905 +E-mail/PDF: bk@worldacceptance.com Nov 10 2018 03:12:17 World Finance Corporation,  
604 Skyland Boulevard E, Tuscaloosa, AL 35405-4037

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank Trust National Association, as Trustee o  
 cr Wells Fargo Bank N.A, PO BOX 50014  
 cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
 (address filed with court: Jefferson Capital Systems LLC, PO Box 7999,  
 St Cloud, MN 56302-9617)  
 8449271\* +CERASTES, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 8416088\* Equity Trust Company, PO Box 16354, Rochester, NY 14616-0354  
 8352642\* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
 (address filed with court: Springleaf Financial Services, Inc, PO Box 3251,  
 Evansville IN 47731-3251, (800)266-9800, CBP@SPRINGLEAF.COM)

TOTALS: 2, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2018 at the address(es) listed below:

C David Cottingham dcottingham@chl3tuscaloosa.com, dcottingham13@ecf.epiqsystems.com  
 Donald M Wright on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
 dwright@sirote.com  
 Enslin Crowe on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
 ndbankruptcy@sirote.com  
 Eric M Wilson on behalf of Debtor James Harold Campbell notices@ericwilsonlaw.com,  
 notices@ericwilsonlaw.com  
 Eric M Wilson on behalf of Joint Debtor Tara Antionette Rose Campbell notices@ericwilsonlaw.com,  
 notices@ericwilsonlaw.com  
 Jackson E Duncan, III on behalf of Creditor Chalet Series III Trust  
 jackson.duncan@mccalla.com, bankruptcyecfmail@mccalla.com  
 Michael McCormick on behalf of Creditor Rushmore Loan Management Services, LLC  
 BankruptcyECFMail@mccallarayermer.com, mjm@mccallarayermer.com  
 Michael McCormick on behalf of Creditor MTGLQ Investors, LP, By Rushmore Loan Management  
 Services, LLC, the Servicing Agent, BankruptcyECFMail@mccallarayermer.com, mjm@mccallarayermer.com  
 TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA  
WESTERN DIVISION

IN RE:

JAMES HAROLD CAMPBELL,  
TARA ANTIONETTE ROSE,  
DEBTOR.

CASE NO.: 14-71101-JHH13

**RULE 3015 NOTICE OF OPPORTUNITY TO OBJECT AND REQUEST HEARING**

**This order modifies the terms of the debtor(s)' confirmed chapter 13 plan (the "Plan Modification").** If you object to the Plan Modification, you must file an objection with the clerk of court (an "Objection") by **December 3, 2018** (the "Objection Deadline"), and you must serve the Objection on all appropriate persons. **The chapter 13 trustee has reserved the right to object to the Plan Modification but may elect not to file an Objection.** Objections must be filed with the clerk of court electronically, by hand delivery, or by mail. The clerk's office is located at 2005 University Boulevard, Room 2300, Tuscaloosa, Alabama 35401. If you mail your Objection to the clerk's office, you must send the Objection in time for the clerk's office to **receive** your Objection by the Objection Deadline. **The Court will not consider untimely Objections.** If you timely file and serve an Objection, the court will hold a hearing to consider the Plan Modification and your Objection, and the clerk's office will notify you, and all other appropriate persons, of the time, date, and place of the hearing. If no interested party timely files and serves an Objection, the Plan Modification will become effective on December 4, 2018 (the "Effective Date"), without further notice or hearing

**CONSENT ORDER CONDITIONALLY  
DENYING MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

This Matter was set for hearing on June 19, 2018, upon the Motion for Relief from the Automatic Stay ("Motion for Relief") of MTGLQ Investors, LP, Rushmore Loan Management Services, LLC (hereinafter, "Movant") seeking relief from the automatic stay imposed by 11 U.S.C. §362(a) as it relates to the enforcement of the lien against the real property located at and commonly known as 2201 56<sup>th</sup> Street East, Tuscaloosa, Alabama, FL 35405, and further described in Exhibit "A" of the Motion for Relief filed with the Court on May 24, 2018 (Docket #104). Notice of the hearing was given. Based upon the pleadings, affidavit and consent of all parties, it is hereby

**ORDERED, ADJUDGED AND DECREED** that the Motion for Relief is denied conditionally.

**IT IS FURTHER ORDERED** that the total post petition delinquency owed to Movant as of July 2018, is as follows:

4 Payments (5/18 - 7/18 at \$340.19 per month	\$1020.57
Court Cost	\$1,031.00
Less Suspense	(\$3.84)
Total Postpetition Arrearage	\$2047.73

**IT IS FURTHER ORDERED** that subject to the occurrence of the Effective Date, Movant is granted a secured claim for the postpetition arrearage above, payable by the Trustee upon Movant filing a proper proof of claim at a monthly fixed amount of \$228.00, and debtor's plan payments are increased to \$2,405.00 per month. Movant shall file said Supplemental Proof of Claim for the

above arrearage amount within forty-five (45) days of the entry of this Order. Should Movant fail to file said supplemental claim within said time frame, Debtor shall be authorized for file a claim on behalf of the creditor for the above amount.

**IT IS FURTHER ORDERED** that should Movant and/or its successors and assigns fail to receive any payment specified herein and any regular monthly payments from Debtor (August 2018) pursuant to the terms of the loan documents, and after a twenty (20) day written notice of default to Debtor, Debtor's attorney, and Trustee, and if the Debtor does not cure the default within the twenty (20) days, Movant shall file a notice of termination of stay with the Court, with service upon Debtor and Debtor's attorney, and Trustee, and the stay provided under 11 U.S.C. Section 362 shall terminate automatically without further order of this Court, as it relates to the enforcement of the lien regarding the aforementioned property, and Movant, its successor and assigns, shall be free to enforce any and all of its respective rights, title and interest in and to the aforementioned property, including, but not limited to, foreclosure, in accordance with the provisions of the note and mortgage and the laws of the State of Alabama. Should the automatic stay terminate pursuant to the provisions of this paragraph, upon the filing of a Notice of Termination, Trustee is authorized to reduce the secured claim of creditor to the amount paid by the Trustee. Creditor shall have ninety (90) days from the date of the filing of any such Notice of Termination to file an unsecured claim for any deficiency balance, which shall be subject to discharge in the case and paid pro rata with other nonpriority unsecured claims not separately classified by the plan. This Order shall not be stayed pursuant to Fed.R.Bankr.P. 4001(a)(3). The provisions of this Order shall continue to remain in force and effect upon the conversion of this case to any other chapter of the Bankruptcy Code.

**IT IS FURTHER ORDERED** that in the event a notice of default is issued pursuant to Debtor's noncompliance with this Order, Movant may recover reasonably attorney fees and costs for preparing such notice as allowed in accordance with the provisions of the note and mortgage and the laws of the State of Alabama. Waiver of default shall not constitute waiver of any subsequent default.

**IT IS FURTHER ORDERED** that Movant and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement. Final agreements are subject to Court approval. Movant may contact the Debtor via telephone or written correspondence to offer such an agreement. Any such agreement shall be non-recourse, unless included in a reaffirmation agreement in a Chapter 7 case.

**IT IS FURTHER ORDERED** that Movant shall be permitted to communicate with the Debtor and Debtor's counsel to the extent necessary to comply with the applicable nonbankruptcy law.

**IT IS FURTHER ORDERED** that in the event the stay is lifted and the property is foreclosed, any deficiency will be treated as a general unsecured claim and will be discharged at the end of the case.

**IT IS FURTHER ORDERED** that in the event the stay is lifted, the secured claim will be reduced to the amount paid and creditor shall have ninety (90) days to file an unsecured deficiency claim.

**DONE** this the 9th day of November 2018.

/s/ JENNIFER H. HENDERSON

UNITED STATES BANKRUPTCY JUDGE

This Order prepared by and consented to by:

/s/ Jackson E. Duncan, III

Jackson E. Duncan, III

Attorney for INSERT

McCalla Raymer Leibert Pierce, LLC

2 North 20<sup>th</sup> Street, Suite 1000

Birmingham, Alabama 35203

Phone: (205) 443-0081

Email: [Jackson.Duncan@mccalla.com](mailto:Jackson.Duncan@mccalla.com)

This Order consented to by:

/s/ Eric M. Wilson w/permission

Eric M Wilson

Attorney for Debtor

Wilson Bettis LLC

1902 8th Street

Tuscaloosa, AL 35401